

EXHIBIT 1

Lee Holder
[REDACTED]
[REDACTED]
[REDACTED]

February 17, 2019

The Honorable Judge J. Paul Oetken
United States District Judge
United States District Court
Southern District of New York

Dear Judge Oetken,

I write this letter in support of my sister, Cynthia (Cindy) Anne Holder. Cindy and I have always had a very typical brother and sister relationship. This has allowed me to observe her throughout her life. I have solid opinions on the fine nature of her character, supported by decades of her actions. It is my hope that you will consider this information as you deliberate the outcome of this case involving Cindy.

Cindy's childhood was [REDACTED]
[REDACTED]
[REDACTED]

I personally dealt with [REDACTED] by working two jobs during high school, in the evenings and on weekends. I maintained good grades despite the long hours. [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Cindy is 5 years younger than I, so she lived in [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] Cindy's character has always possessed many qualities that have made her a fine and upstanding citizen. The one that stands out the most is her caring nature and concern for her family, friends, and any of our less fortunate Americans. There are many others, and I'll provide examples. I could write volumes, but respecting your time, I'll focus on a few of what I feel are the more impactful examples.

Cindy has always fostered a penchant for teamwork and comradery. During grade school, she was active in team sports. She was universally viewed by her teammates as strong and supportive. I recall driving all over Texas as we watched her team excel in girls' softball. At the apex of their success, her team competed in the National Girls' Softball Championship in New Mexico. Through Cindy's impactful leadership, these successes were realized. Every teammate considered her a friend and positive force for the entire team.

Lee Holder
[REDACTED]
[REDACTED]
[REDACTED]

Cindy's work ethic is stronger than any I've observed in friends, colleagues, and co-workers. She is firm in her belief that a meritocracy is the only fair way to achievement, that one generates their own outcome and future from the level of effort that is put into the job. She has always believed and demonstrated that hard work and relentless focus represent the only paths to success.

As she contemplated her career, Cindy worked long hours as a UPS driver, delivering packages 12 to 15 hours each day. She volunteered for overtime in order to maximize her pay. Eventually, Cindy decided that she loved accounting.

In order to realize her dream of a CPA license and accounting career, Cindy moved home with our Mom after [REDACTED]. She began a heavy semester load as a full-time student at the University of Houston. She graduated with honors in only 2.5 years, and she immediately passed her CPA exam. What followed were many years of 60 to 80-hour work weeks, domestic and international travel, as she gave her employers more than 100%, always exceeding expectations.

This brings me to perhaps my most important point, that of Cindy's loyal, caring, and compassionate nature. This character trait comes from our mother, and its importance was instilled throughout our upbringing and childhood. Cindy will go out of her way in order to help anyone in need. I suspect that [REDACTED] has also contributed to Cindy's desire to be there for those in trouble, to assist anybody needing her help.

During Hurricane Harvey in August 2017, our parent's home flooded badly, taking on over 2 feet of water inside their house. Cindy immediately opened her home to our parents. They have lived with her for over 16 months, only returning to their beautifully restored home in December 2018, just 2 months ago. As our parents were looking at a complex repair process and flood remediation costs for their property, Cindy volunteered to oversee the work and contractors. She realized that such a task would be extremely difficult for our elderly parents.

Cindy was working a contract job in accounting at the time, doing everything within her power to generate income for the household. I would routinely check on her through the iPhone "Find My Friends" app. When I would get up at 5:00 a.m., Cindy would already be on the freeway, heading to her job. She wanted to be at her desk by 5:30 a.m. This would allow her to leave by 3:00 p.m., at which point she would go to our parent's home to supervise contractors until 10:00 p.m. at night. Many times, though exhausted, she would assist by doing some of the construction work herself. The next morning, she was on the road by 5:00 a.m. to do it all again. She was willing to do anything to help them, out of love and respect for our parents.

During many years working in public accounting, Cindy had the financial ability to help our fellow citizens in need. She has given literally tens of thousands of dollars and hundreds of hours to charity over the decades. At times, she has incurred debt of her own in order to contribute financially to charities and non-profit organizations that assist those in need.

Cindy recognizes clearly that at times, bad things happen to good people, things that they do not ask to happen, things that they would prefer did not occur. Cindy realizes that life is not always predictable. Sometimes, our fellow citizens need help, and Cindy is always at the front of the line to assist them. She considers this one of the most important features of her character.

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While she will, at least for a time, no longer be positioned to help others financially, she does wish to help her fellow Americans and our society through volunteering her time and skills. Recently, she spent several days at the Barbara Bush Houston Literacy Foundation sorting and packing donated books. She identifies things of importance, then does what she can to advance those causes. Literacy is an important cause for her, just as it was for First Lady Bush. This is just one example of recent volunteer work, work that she hopes to continue as she considers a new career path outside of public accounting.

Cindy is saddened and quite remorseful over her mistake. In many discussions with her during the recent past, she has been clear that she made a bad decision. She would give anything for the ability to return to that point in time and make a different decision. Unfortunately, she does not get a "do over", and she is taking responsibility for her incorrect action.

Your Honor, it is my sincere hope that these comments have given you insight into the true nature of Cindy's character. It is her hope, as well as that of our family, that any punishment will permit her to continue contributions as a strong and positive force in our society and to plan the next phase of her life.

Sincerely,



Lee Holder